

In re:
Nicholas Ramos Torres
Debtor

Case No. 19-16112-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 28, 2021

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2021:

Recip ID	Recipient Name and Address
db	+ Nicholas Ramos Torres, 152 Jeffrey Lane, Northampton, PA 18067-1057
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14406462	+ Aldridge Pite LLP, Janet M. Spears, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933 San Diego, CA 92177-7921
14429157	+ Bank Of America, N.A., et.al., C/o Robert J. Davidow, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14550262	+ Bayview Loan Servicing, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14407873	+ Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14400798	+ Chrysler Capital, Po Box 961212, Fort Worth, TX 76161-0212
14400800	+ First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14400801	+ Green Dot Bank, Po Box 5100, Pasadena, CA 91117-0100
14431881	+ HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn: Business Services, Depew, NY 14043-2690
14400802	+ I C System, Po Box 64378, Saint Paul, MN 55164-0378
14400804	+ Jose C. Campos, Esq., 251 East Broad Street, Bethlehem, PA 18018-6267
14536318	+ Jose C. Campos, Esquire, The Law Offices of Jose C. Campos, 251 E. Broad St., Bethlehem, PA 18018-6267
14550355	+ Rebecca A. Solarz, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14480991	+ Santander Consumer USA Inc., dba Chrysler Capital, c/o William E. Craig, Esquire, Morton & Craig, LLC, 110 Marter Ave., Suite 301 Moorestown, NJ 08057-3125
14480533	+ Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
14400803	+ Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Oct 28 2021 23:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14400797	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 28 2021 23:35:00	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
14436053	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 28 2021 23:35:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
14434442	Email/PDF: resurgentbknofications@resurgent.com	Oct 28 2021 23:45:03	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14549634	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 28 2021 23:35:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14400799	+ Email/Text: mrdiscen@discover.com	Oct 28 2021 23:35:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14399673	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2021 23:35:00	Pennsylvania Department of Revenue, Bankruptcy

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14428487

+ Email/Text: JCAP_BNC_Notices@jcap.com

Oct 28 2021 23:35:00

Division PO Box 280946, Harrisburg, PA
17128-0946

Premier Bankcard, Llc, Jefferson Capital Systems
LLC Assignee, Po Box 7999, Saint Cloud Mn
56302-7999

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC,
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2021 at the address(es) listed below:

Name	Email Address
JEROME B. BLANK	on behalf of Creditor Bayview Loan Servicing LLC paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor Bank Of America N.A., et.al. paeb@fedphe.com
JOSE C CAMPOS	on behalf of Debtor Nicholas Ramos Torres jc@jccamposlaw.com sbennett@jccamposlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Community Loan Servicing LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com
ROBERT J. DAVIDOW	on behalf of Creditor Bank Of America N.A., et.al. robert.davidow@phelanhallinan.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor Bayview Loan Servicing LLC tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Nicholas Ramos Torres

Debtor

Chapter 13

Bankruptcy No. 19-16112-PMM

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

Date: October 28, 2021



PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE